

STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION
Before the Commissioner of Financial and Insurance Regulation

Office of Financial and Insurance Regulation
Petitioner

v

David E. Echols, Sr.
Respondent

Enforcement Case No. 08-6564

For the Petitioner:

Marlon F. Roberts
Office of Financial & Insurance Regulation
P.O. Box 30220
Lansing, MI 48909-7720

For the Respondent:

David E. Echols
[REDACTED]
[REDACTED]
[REDACTED]

Issued and entered
this 23rd day of December 2008
by Ken Ross
Commissioner

FINAL DECISION

On October 21, 2008, Chief Deputy Commissioner Stephen R. Hilker issued an Order Referring Complaint for Hearing and Order to Respond in this case. The Order to Respond required Respondent to take one of the following actions within 21 days: agree to a resolution of the case, file an answer to the allegations stated in the complaint, request an adjournment, or file a statement that Respondent plans to attend the hearing. On November 3, 2008, Respondent filed his response.

On November 20, 2008, the Petitioner filed a Motion for Summary Decision and to Stay Proceeding pursuant to Insurance Bureau Hearing Rule 11, 1983 AACSR 500.2111, asserting that there is no genuine issue as to any material fact in this case and that Petitioner was,